

Insurance policies are complex legal documents. In addition to the policy language itself, thousands of court opinions affect the interpretation of insurance coverage. For more than 40 years, we have helped our clients understand their coverage and navigate the obstacles that often stand in the way of a favorable recovery or outcome.

The McNees Insurance Group represents the interests of insurers, businesses, public authorities, and professionals in insurance defense, insurance coverage, and bad faith matters. We advise policy holders on a variety of issues relative to the amount, scope, and types of insurance coverage they maintain. We provide solid, practical advice regarding how insurance coverage impacts upon our clients' needs and goals.

We help our clients evaluate the amounts of their losses, submit the appropriate paperwork to the insurance company, and negotiate claim settlements. We work with our clients to review their existing insurance policies and determine whether and to what extent their claims are covered. We also work with brokers, agents, and other insurance professionals to ensure that our clients' insurance needs are being met.

Among the wide variety of insurance policies on which group members have provided advice and counseling are:

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| • Boiler and machinery | • Farm insurance | • Personal and advertising injury |
| • Business income loss | • Fiduciary liability | • Product liability |
| • Computer viruses | • Flood insurance | • Product recall |
| • Commercial General liability | • Food contamination | • Professional liability |
| • Commercial and personal auto | • Garage owners liability | • Property and casualty |
| • Directors and officers | • Health insurance | • Terrorism |
| • Errors and omissions | • Inland marine | • Worker's Compensation |
| • Employment practices liability | • Intellectual property | • Umbrella & excess coverages |
| • Environmental and pollution | • Life, accident and disability | |

We have successfully handled breach of insurance contract, declaratory judgment, and bad faith litigation in both federal and state courts, as well as in arbitration tribunals. Matters handled by group members include:

Retention by insurance companies to represent groups of defendants in private-party environmental cleanup cost recovery actions. By acting as 'group' counsel, common issues can be more efficiently and effectively litigated.

Advice to insurance companies on structuring insurance policies that provide security for cleanup to facilitate the sale of property known to contain significant environmental contamination and to obtain state environmental regulatory acceptance of the insurance policy as a cleanup guaranty sufficient to issue liability releases. These “Brownfield” projects facilitate the reuse of blighted property while assuring that funding will be available for environmental protection.

- Litigation of insurance coverage cases involving both first and third party coverage, both all-risk and named peril first party insurance coverage, and coverage disputes involving various forms of liability insurance.
- Commercial insurance coverage matters, including health and life insurance, as well as insurance issues in conjunction with ERISA plans.
- Representation and counseling to owners, contractors, and design professionals on construction-related insurance coverage issues, including construction failures and general construction disputes.
- Advice on insurance coverage provided under contractor’s commercial general liability policies, builder’s risk policies, performance and payment bonds, and other forms of insurance.

Group members regularly write and speak on a variety of insurance-related subjects.

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